Certificate Number: 00301-PAM-DE-029078249

Bankruptcy Case Number: 17-00794



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 12, 2017, at 5:08 o'clock PM EDT, FRANK GIRGENTI completed a course on personal financial management given by internet by InCharge Debt Solutions, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: April 12, 2017 By: /s/Iris Serrano

Name: <u>Iris Serrano</u>

Title: Certified Bankruptcy Counselor